



Judy Allan
is getting
her Federal
benefit
right now.

Starting January 2, 1999, most Federal payments will be issued through Direct Deposit.

Direct Deposit offers many benefits. With it, your money is automatically deposited to your account at a bank, savings and loan, or credit union on your regular payment date. If you don't want Direct Deposit, you can still receive your money by check.

Whatever you choose, your payments will be made on time and without interruption.

Make the choice that's right for you. To learn more, visit your bank, savings and loan, or credit union. Or call one of the Federal paying agencies below. Because, like Judy Allan, you have better things to do with your time.

Social Security: 800-772-1213
Veterans Affairs: 800-827-1000
Office of Personnel Management: 888-767-6738
Railroad Retirement Board: 800-808-0772
(or your local RRB office)



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